

**DEFAULT O/E JAD**

IN RE:

SANDI J. URSEL

Debtor(s)

Ronda J. Winnecour  
Movant  
vs.  
No Respondents.

Case No.:14-70668 JAD

Chapter 13

FILED  
6/3/20 1:42 pm

Document No.: 74

CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

## ORDER OF COURT

AND NOW, this 3rd day of June, 2020, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE jsf

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Sandi J. Ursel  
 Debtor

Case No. 14-70668-JAD  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-7

User: dpas  
 Form ID: pdf900

Page 1 of 2  
 Total Noticed: 27

Date Rcvd: Jun 03, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 05, 2020.

db +Sandi J. Ursel, 231 Grape Avenue, Johnstown, PA 15906-2010  
 sp +Stephen R. Miller, Pond Lehocky Stern & Girodano, 401 Liberty Avenue, Ste. 2325, Pittsburgh, PA 15222-1035  
 13980222 American InfoSource LP as agent for, DIRECTV, LLC, PO Box 51178, Los Angeles, CA 90051-5478  
 13957209 +BANK OF AMERICA, N.A., ATTN: BANKRUPTCY DEPT., MAIL STOP CA6-09-01-23, 400 NATIONAL WAY, SIMI VALLEY, CA 93065-6414  
 13924565 +Bank of America Home Loans, P.O. Box 5170, Simi Valley, CA 93062-5170  
 13924568 +Conemaugh Memorial Medical Center, Attn: Patient Accounting, 1086 Franklin Street, Johnstown, PA 15905-4305  
 13924569 +Conemaugh Physician Group, 1086 Franklin Street, Johnstown, PA 15905-4398  
 13924571 +Dr. Jeffrey P. Hooper, D.M.D., PC, 100 Hostetler Road, Johnstown, PA 15904-3111  
 13924574 +Penelec, P.O. Box 3687, Akron, OH 44309-3687  
 13957721 +Penelec A Firstenergy Company, c/o Firstenergy Corp., 331 Newman Springs Road, Building 3, Red Bank, NJ 07701-5688  
 13924575 +Peoples Natural Gas Company, P.O. Box 644760, Pittsburgh, PA 15264-4760  
 13983259 +Peoples Natural Gas Company, LLC, 375 N. Shore Drive, Suite 600, Pittsburgh, PA 15212-5866, Attn: Dawn Lindner  
 13924576 +S. Goldblatt Pathology, P.O. Box 49, Pittsburgh, PA 15230-0049  
 13924577 +Stephen J. Matse Do, P.O. Box 1254, Johnstown, PA 15907-1254

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: acg.acg.ebn@americaninfosource.com Jun 04 2020 03:12:38 Capital One Auto Finance, C/O Ascension Capital Group, P.O. Box 201347, Arlington, Tx 76006-1347  
 cr +E-mail/PDF: acg.acg.ebn@americaninfosource.com Jun 04 2020 03:14:24 Capital One Auto Finance c/o AIS Portfolio Service, 4515 N. Santa Fe Ave., Dept APS, Oklahoma City, OK 73118-7901  
 13924566 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jun 04 2020 03:13:25 Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285  
 13924567 +E-mail/PDF: AIS.COAF.EBN@americaninfosource.com Jun 04 2020 03:13:35 Capital One Auto Finance, 3905 Dallas Pkwy, Plano, TX 75093-7892  
 13948888 +E-mail/PDF: EBN\_AIS@AMERICANINFO SOURCE.COM Jun 04 2020 03:29:28 Capital One Auto Finance c/o AIS, Potfolio, LP f/k/a AIS Data Services, d/b/a Ascension Capital Group, 4515 N Santa Fe Ave Dept APS, Oklahoma City, OK 73118-7901  
 13924570 E-mail/Text: G06041@att.com Jun 04 2020 03:19:29 DirecTV, P.O. Box 11732, Newark, NJ 07101  
 13946248 E-mail/Text: bk.notifications@jpmchase.com Jun 04 2020 03:18:39 JPMorgan Chase Bank N.A., National Bankruptcy Department, P.O.Box 29505 AZ1-1191, Phoenix, AZ 85038-9505  
 13924572 E-mail/Text: camanagement@mtb.com Jun 04 2020 03:18:30 M&T Bank, Lending Services, Customer Support, P.O. Box 900, Millsboro, DE 19966  
 13943742 E-mail/Text: camanagement@mtb.com Jun 04 2020 03:18:30 M&T Bank, PO Box 1288, Buffalo, NY 14240-1288  
 13970946 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jun 04 2020 03:12:42 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
 13924573 +E-mail/PDF: gecsed@recoverycorp.com Jun 04 2020 03:13:21 PayPal Smart Connect, P.O. Box 965003, Orlando, FL 32896-5003  
 13924578 +E-mail/PDF: gecsed@recoverycorp.com Jun 04 2020 03:13:23 Walmart/GECRB, P.O. Box 530927, Atlanta, GA 30353-0927  
 13951110 +E-mail/Text: bnc-bluestem@quantum3group.com Jun 04 2020 03:19:33 Webbank-Fingerhut, 6250 Ridgewood Rd, St. Cloud, MN 56303-0820

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
 cr Bank of America, N.A.  
 cr JPMorgan Chase Bank, N.A.  
 cr M&T BANK

TOTALS: 3, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-7

User: dpas  
Form ID: pdf900

Page 2 of 2  
Total Noticed: 27

Date Rcvd: Jun 03, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 05, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 3, 2020 at the address(es) listed below:

|                                     |                                 |  |
|-------------------------------------|---------------------------------|--|
| Andrew F Gornall                    | on behalf of Creditor           | M&T BANK andygornall@latouflawfirm.com                         |
| Andrew F Gornall                    | on behalf of Creditor           | JPMorgan Chase Bank, N.A. andygornall@latouflawfirm.com        |
| James Warmbrodt                     | on behalf of Creditor           | JPMorgan Chase Bank, N.A. bkgroup@kmllawgroup.com              |
| James Warmbrodt                     | on behalf of Creditor           | M&T BANK bkgroup@kmllawgroup.com                               |
| Joseph P. Schalk                    | on behalf of Creditor           | Bank of America, N.A. jschalk@barley.com,<br>sromig@barley.com |
| Kenneth P. Seitz                    | on behalf of Debtor             | Sandi J. Ursel thedebterasers@aol.com                          |
| Mario J. Hanyon                     | on behalf of Creditor           | Bank of America, N.A. pawb@fedphe.com                          |
| Office of the United States Trustee | ustpregion03.pi.ecf@usdoj.gov   |  |
| Ronda J. Winnecour                  | cmeccf@chapter13trusteewdpa.com |  |

TOTAL: 9